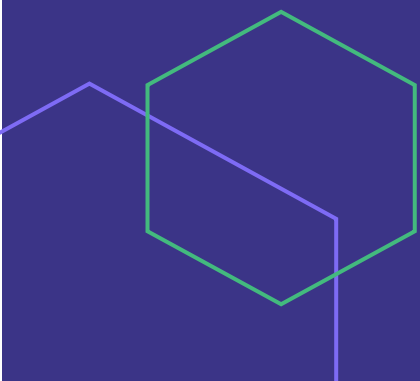




Duck Creek
Technologies

Duck Creek Rating



Is your rating system holding back business growth?

Your business needs to be nimble to better respond to the market. Keeping pace with business demand is challenging. Today, many property and casualty (P&C) insurers are unable to get new products or product adjustments to market quickly enough to react to the changing environment. The result: lost opportunities, increased development costs, and unmitigated risk.

Duck Creek Rating can help eliminate these adverse outcomes. With full-product lifecycle management and configurable rating engine, you'll have the off-the-shelf functionality and flexibility that gives you a competitive advantage, now and beyond.

Duck Creek Rating removes barriers to market expansion. Our rating software provides the quoting capability and business process management support that can enable you to realize new revenue opportunities, accelerate speed to market, and reduce product development and maintenance costs.

The industry-leading black box rating engine lets you remove barriers to market expansion by:

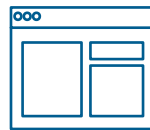
- > Supporting all lines of business
- > Accelerating changes and approvals
- > Refocusing IT workloads on innovation
- > Driving product standardization and consistency

Not ready to replace your legacy-based system? Implementing our stand-alone rating software is the logical first step in modernizing your platform. Duck Creek Rating can easily integrate with our comprehensive policy software or any other third-party systems and is able to support all lines of business. Our configuration and quoting capability enables you to respond to market changes with rapid deployment of new products—commercial lines are live within 45 days—without replacing your entire policy system.

Rating, at a glance

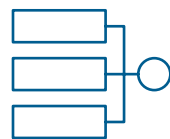
Manage rating through configuration, not coding, for faster processing—more than 750,000 quotes per day

At a glance



Web Quoting to Deliver New Products Faster

Avoid legacy system updates and define and deliver rate changes and new products quickly. Your team can configure the user interface, security, and workflow to meet business demand.



'What If' Modeling

Predict your underwriting workload, produce data for filing, and evaluate the rate change impact on a book of business prior to moving any product update or change into live production.



Reduced Maintenance and System Time and Costs

Utilize advanced codeless configuration capabilities to maintain task creation, assignment rules, and workflows. Our single point of change incorporates rating, rules, forms, pages, and data into one product definition, enabling updates to be completed once and reflected across the enterprise.



Increased Consistency and Efficiency

Drive standardized business process management throughout the product development lifecycle via task and workflow configuration while increasing operational efficiency with straight-through processing and accelerated rate changes and approvals.

Rating, in detail

Faster quoting with
codeless configuration

Want to know how an industry-leading rating engine can impact your business?

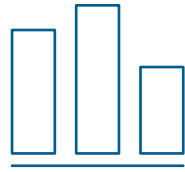
In addition to capitalizing on new revenue opportunities, our rating engine includes a flexible product configuration tool designed to enable business users to define all aspects of an insurance product, including rating, forms, pages, rules, workflow, and transactional processing without writing a single line of programming code. Once configured, product definitions can be leveraged as a basis for the next product change or update, accelerating progress from development to production.

And with our single point of change system capability, modifications to data are completed once, eliminating the need to update multiple touchpoints throughout your organization.

With less IT oversight needed for product development, testing, and maintenance, you can redirect your resources to focus on initiatives that propel your business forward.

Duck Creek Rating also includes 'what if' modeling that can assist with evaluating the rate change

Duck Creek Rating



impact on a book of business prior to going into live production. You'll be able to predict your underwriting workload, produce data for filing, and monitor the actual yield of a product change over time.

Other benefits to using our rating software: increased consistency and improved efficiency. You'll be able to standardize business processes throughout the product development lifecycle via task and workflow configuration and ensure adherence to governance standards. And you can improve operational efficiency by reducing underwriting referrals by up to 40 percent using straight-through processing based on your business rules. In addition, our enhanced rate change and approval workflows will expedite processing.

Technology excellence

At the heart of our software is a powerful tool designed for your users. Combining the latest technology and a laser focus on the customer ensures you offer the best service possible. From development and performance to user experience and customer support, our team is dedicated to building software that supports your success.

An integral part of our software is a dynamic insurance product definition and configuration toolset. Designed to let your

business users define and maintain insurance products without tapping into valuable IT resources.

Key functionality:

- > Centralized management offers more payment options, streamlines processes, improves collection rates and facilitates consistency across the enterprise
- > Single point of change enables updates to be completed once and reflected through integrated systems
- > One-click summary displays customer account information in a single location, providing easy access to policy details when responding to billing inquiries
- > Advanced reporting capabilities allow businesses to define and measure their financial views in a customized, efficient manner.

Access information anywhere and any way

Through our Duck Creek Anywhere technology framework, third-party systems can easily query our product definitions and use the information to drive processing within their applications. When new technologies come along, you'll be able to quickly connect to them and share information.

Extending this capability beyond our software to integrated third-party systems helps you manage maintenance costs and adopt new technologies at the speed of business. Enabling our global alliance partners to pre-integrate and access our product definitions provides your business with immediate and tangible benefits.

- > Transform user-facing systems quickly and easily
- > Improve the customer experience and overall satisfaction of all software users
- > Reduce costs by streamlining implementation and eliminating dual-system maintenance
- > Grow your business by rapidly delivering new and changed products anywhere and any way

In detail

Manage projects effectively

Our integrated project management capabilities let your team collaborate efficiently. They can:

- > Model product and rate change impacts on your active book of business
- > Modify products and route approvals through our customizable workflows
- > Preview and publish product documentation through an enhanced product view summary
- > Use wizard features and tools to create and maintain products from planning to automated regression testing

Test automation simplified

The Duck Creek Test Automation Center is a robust and reliable platform for building automated test scripts for Duck Creek software. It supports a wide range of browser technologies and is designed for business users with limited technical knowledge to create high-quality automated test scripts. Through our testing tool, your team can conduct rapid validation that expedites delivery of new or changed products from development to production.



The rating engine was something that stood out for Duck Creek over the competitors that we looked at.

And once we got into that decision process, we took it a step further and did a proof of concept with Duck Creek. And that really sold us.



ERIC CROCKETT
Vice President of IT
Coverys

Working with us

Implementation

Yes, we're a technology company, but it's the knowledge and experience of our team that truly sets us apart—no matter where you need support.

01

Experienced Team

Our Professional Services team is committed to working with you at every step to ensure your implementation is completed effectively and efficiently. Key system deployment success is our specialized methodology that focuses on iterative development and product quality that has been refined through years of continuous improvement.

02

Customer Experience

A dedicated Customer Success Team oversees each relationship and ensures satisfaction. From initial contact through implementation and beyond, the primary focus of this team is to support your success.

03

Solution Center

Our user-friendly online resource provides access to real-time documentation—including release notes, implementation instructions, and user guides—for all software across the Duck Creek Suite.

Duck Creek Rating

04

Duck Creek University

High quality, consistent, and proven training. We have instructor-led courses and more than 300 web-based courses for targeted users and functions.

05

Partner Ecosystem

A strong and growing global network of delivery, solution, and technology partners with certified and experienced resources to provide choice and support throughout the insurance software lifecycle.

Delivery

With Duck Creek OnDemand, staying current has never been easier

Accessing Duck Creek Billing is even easier through our software as a service model. Duck Creek OnDemand is a powerful choice that offers:

- > Quicker implementation
- > Predictable costs that are aligned to usage
- > Automatic and timely software upgrades with minimal business interruptions
- > Real-time information from any Internet-enabled channel or device

- > Quick response to changing business requirements through immediate access to Duck Creek software

Need more than a one-size fits-all solution?

The choice is up to you: stand-alone software or our entire suite available through Duck Creek OnDemand. No matter what you select, our software will work via any Internet-enabled channel, technology or device.

With Duck Creek OnDemand, our team enhances and hosts the software needed to run your business, which enables you to redirect IT resources to focus on other initiatives. From new quote to renewal, collections, and claims service, we deliver the solution our partners trust and value.

Integration

Duck Creek Suite: Power through choice

The Duck Creek solution gives you rich functionality and the agility required to be successful. It's an integrated platform comprised of billing, claims, policy, rating, digital engagement, and data insights software that can be implemented independently or via a combined approach to manage all aspects of the insurance lifecycle. Built on web-enabled, service-oriented, event-based architecture with off the shelf functionality, our suite can support insurers of all sizes, whatever new innovations may come along.

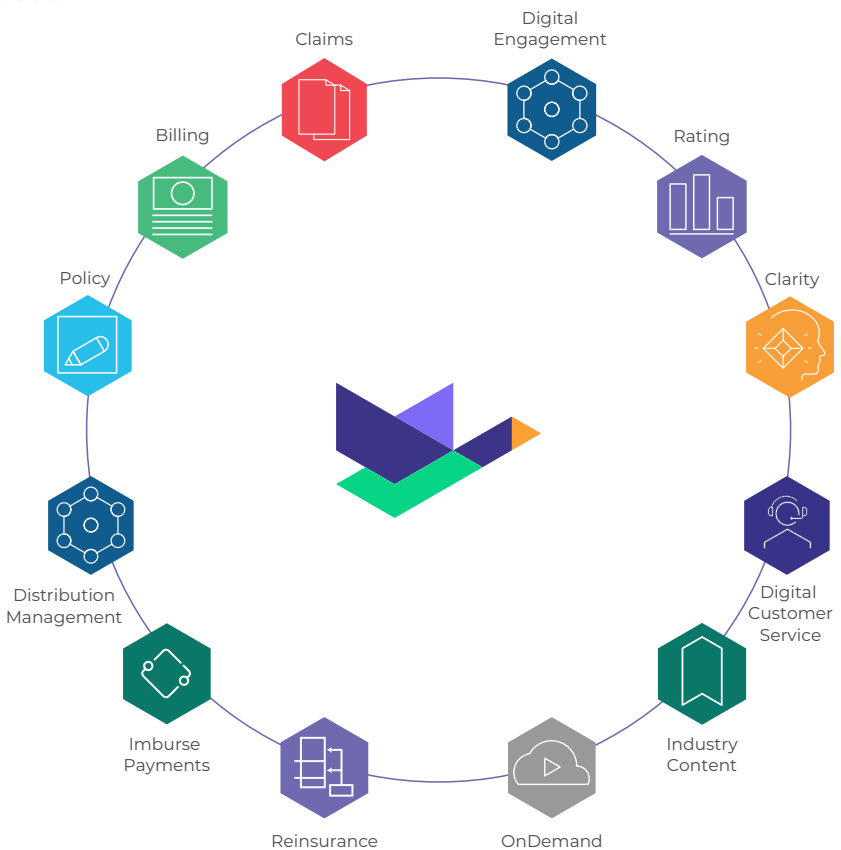
This configurable, scalable, and upgradable suite of software can help your business make better decisions in a real-time environment, streamline operations, and enhance customer service. And with transparent costs and no hidden fees, we provide the cost certainty needed to move your software transformation forward. As the marketplace evolves, our suite allows you to respond quickly to capitalize on the new opportunities when available.

Our unified global enterprise platform is designed to:

- > Reduce risk and cost
- > Make implementation, maintenance, and upgrades easier

- > Facilitate business improvement throughout the insurance lifecycle

From a 360-degree view of each customer, to omni-channel capabilities, to delivering enhanced multi-language options and geographic support, we've got the software to meet your needs.





Duck Creek Technologies

ABOUT DUCK CREEK

We are Duck Creek.

We give insurers a genuine path to the future with advanced technology grounded in decades of industry expertise, responsive to the unique challenges of each carrier, and shaped by the day-to-day of human behavior.

We believe that technology should empower ingenuity, rather than replace it. Our solutions are inspired by scenarios, not screens, to accommodate variability and make room for creativity. We strive for outcomes that are immediately felt and need little explanation—where highly customized environments flow seamlessly into how you think and work, and deep technical complexity is experienced as a moment of radical simplicity.

We are sustained by a persistent curiosity that isn't afraid to challenge the norms of this industry, that believes the vision for tomorrow need not be tied to the legacy of today, and it is our job to get you there a little sooner.

We are in the business of technology, but we also know that technology is a means to a bigger, more hopeful purpose—to incubate the ideas that will make carriers faster, smarter, and stronger; to enable people to realize their full potential; and to insure the possible, today and tomorrow.

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